

Information to identify the case:			
Debtor 1	Michael Robert Reda		
	First Name	Middle Name	Last Name
Debtor 2	Michele Marie Reda		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 10-19271-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Robert Reda

Michele Marie Reda
aka Michele Marie Fischer

9/27/16

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael Robert Reda
 Michele Marie Reda
 Debtors

Case No. 10-19271-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 48

Date Rcvd: Sep 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2016.

db/jdb	+Michael Robert Reda, Michele Marie Reda, 9 Michael Court, Newton, NJ 07860-5443
515331820	+Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284
510615127	+Capital One, N.A., 2730 Liberty Ave, Pittsburgh, PA 15222-4704
510777837	+Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
510615134	+Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241
510615140	Lord and Taylor, P.O. Box 745013, Cincinnati, OH 45274-5013
515530282	NCEP, LLC, by American InfoSource LP as agent, PO Box 248872, Oklahoma City, OK 73124-8872
515530283	+NCEP, LLC, by American InfoSource LP as agent, PO Box 248872, Oklahoma City, OK 73124-8872, NCEP, LLC, by American InfoSource LP as agent 73124-8872
510615147	+Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19022-2000
510615148	+Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2016 23:12:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 27 2016 23:12:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
510846185	EDI: AIS.COM Sep 27 2016 22:43:00 American Infosource Lp As Agent for, World Financial Network National Bank As, Eddie Bauer, PO Box 248872, Oklahoma City, OK 73124-8872
511053034	+EDI: BANKAMER.COM Sep 27 2016 22:43:00 BAC Home Loans Servicing, LP fka Countrywide Home, BAC Home Loans Servicing, fka Countrywid, Mail Stop: TX2-982-03-03, 7105 Corporate Dr., Plano, TX 75024-4100
510615126	EDI: BANKAMER.COM Sep 27 2016 22:43:00 Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713
510615130	EDI: CITICORP.COM Sep 27 2016 22:43:00 Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
510615128	+EDI: CHASE.COM Sep 27 2016 22:43:00 Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822
510615129	+EDI: CHASE.COM Sep 27 2016 22:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
510615131	+EDI: CITICORP.COM Sep 27 2016 22:43:00 Citibank Usa, Po Box 6497, Sioux Falls, SD 57117-6497
510615132	+EDI: BANKAMER.COM Sep 27 2016 22:43:00 Countrywide Home Lending, Attention: Bankruptcy CA6-919-01-41, Po Box 5170, Simi Valley, CA 93062-5170
510615133	+EDI: BANKAMER.COM Sep 27 2016 22:43:00 Countrywide Home Lending, 450 American St, Simi Valley, CA 93065-6285
510665191	+EDI: TSYS2.COM Sep 27 2016 22:43:00 Department Stores National Bank/Macys, Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275
512635976	+EDI: RESURGENT.COM Sep 27 2016 22:43:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
510682070	EDI: BL-BOA.COM Sep 27 2016 22:43:00 FIA Card Services aka Bank of America, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
510615136	+E-mail/Text: bankruptcydept@wyn.com Sep 27 2016 23:12:42 Fairfield Resorts Inc/Wyndham Vacation, 8427 South Park Circle, Suite 500, Orlando, FL 32819-9060
511009061	+EDI: BANKAMER.COM Sep 27 2016 22:43:00 Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
510615137	+EDI: RMSC.COM Sep 27 2016 22:43:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
510615138	+EDI: RMSC.COM Sep 27 2016 22:43:00 Gemb/jcp, Po Box 981402, El Paso, TX 79998-1402
510615139	+EDI: CBSKOHLS.COM Sep 27 2016 22:43:00 Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
510997322	EDI: RESURGENT.COM Sep 27 2016 22:43:00 LVNV Funding LLC its successors and assigns as, assignee of CHASE BANK USA, NA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
510615141	+EDI: RMSC.COM Sep 27 2016 22:43:00 Lowes / MBGA, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
510615142	EDI: RMSC.COM Sep 27 2016 22:43:00 Lowes / MBGA, Po Box 103065, Roswell, GA 30076
510615144	+EDI: TSYS2.COM Sep 27 2016 22:43:00 Macys/fdsb, 9111 Duke Blvd, Mason, OH 45040-8999
510615143	+EDI: TSYS2.COM Sep 27 2016 22:43:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
510779123	+EDI: PRA.COM Sep 27 2016 22:43:00 PRA Receivables Management LLC, As Agent Of Portfolio Recovery Assocs, c/o Lowes, POB 41067, Norfolk VA 23541-1067
510903954	+EDI: PRA.COM Sep 27 2016 22:43:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Sears Premier Card, POB 41067, Norfolk VA 23541-1067

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Sep 27, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

510928331 +EDI: PRA.COM Sep 27 2016 22:43:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., c/o Sears Gold Mastercard, POB 41067,
Norfolk VA 23541-1067
510916112 +EDI: PRA.COM Sep 27 2016 22:43:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., c/o Thd, POB 41067, Norfolk VA 23541-1067
510775392 +EDI: PRA.COM Sep 27 2016 22:43:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., c/o JC Penney, POB 41067, NORFOLK VA 23541-1067
510823303 EDI: RESURGENT.COM Sep 27 2016 22:43:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
510615145 +EDI: SEARS.COM Sep 27 2016 22:43:00 Sears/cbsd, Sears Bk Recovery, Po Box 20363,
Kansas City, MO 64195-0363
510615146 +EDI: SEARS.COM Sep 27 2016 22:43:00 Sears/cbsd, 701 East 60th St N,
Sioux Falls, SD 57104-0432
510615149 EDI: VERIZONWIRE.COM Sep 27 2016 22:43:00 Verizon Wireless, P.O. Box 489,
Newark, NJ 07101-0489
510615150 +EDI: WFNNB.COM Sep 27 2016 22:43:00 Wfnnb/chadwicks Of Bos, Po Box 182746,
Columbus, OH 43218-2746
510615151 +EDI: WFNNB.COM Sep 27 2016 22:43:00 Wfnnb/eddie Bauer, 995 W 122nd Ave,
Westminster, CO 80234-3417
510749896 +E-mail/Text: bankruptcydept@wyn.com Sep 27 2016 23:12:42 Wyndham Vacation Ownership,
PO Box 97474, Las Vegas, NV 89193-7474
510615152 +E-mail/Text: bankruptcydept@wyn.com Sep 27 2016 23:12:42 Wyndham Vacation Resorts Inc,
8427 South Park Circle, Orlando, FL 32819-9057
510946828 EDI: ECAST.COM Sep 27 2016 22:43:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA, POB 29262, New York NY 10087-9262

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

510615135 ##+Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Jonathan Stone on behalf of Joint Debtor Michele Marie Reda jonstonelaw@gmail.com,
bkecf_stone@bkexpress.info
Jonathan Stone on behalf of Debtor Michael Robert Reda jonstonelaw@gmail.com,
bkecf_stone@bkexpress.info
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4